
State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: Open Bloc Individual Business
Project Name/Number: Open Bloc Individual Business/23-2696, 23-2697

Filing at a Glance

Company: Arkansas Blue Cross and Blue Shield
Product Name: Open Bloc Individual Business
State: Arkansas
TOI: H16I Individual Health - Major Medical
Sub-TOI: H16I.005A Individual - Preferred Provider (PPO)
Filing Type: Form
Date Submitted: 01/02/2013
SERFF Tr Num: ARBB-128832175
SERFF Status: Closed-Approved
State Tr Num:
State Status: Approved-Closed
Co Tr Num: 23-2696, 23-2697

Implementation: 01/01/2013
Date Requested:
Author(s): Christi Kittler, Yvonne McNaughton, Frank Sewall, Rita Thatcher, Evelyn Laney
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 01/17/2013
Disposition Status: Approved
Implementation Date:

State Filing Description:

State: Arkansas
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Filing Company: Arkansas Blue Cross and Blue Shield
Product Name: Open Bloc Individual Business
Project Name/Number: Open Bloc Individual Business/23-2696, 23-2697

General Information

Project Name: Open Bloc Individual Business
Project Number: 23-2696, 23-2697
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Arkansas is our state of domicile.
Market Type: Individual
Individual Market Type: Individual
Filing Status Changed: 01/17/2013
State Status Changed: 01/17/2013
Created By: Christi Kittler
Corresponding Filing Tracking Number: 23-2696, 23-2697
PPACA: Not PPACA-Related

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

Attached please find forms 23-2696 1/13 and 23-2697 1/13 for your review and approval if indicated. These forms amend our current insurance policies (issued after March 23, 2010) by adding a definition of Plan or Policy Year. Also attached is a Flesch Reading Ease score certification signed by an officer of the company as required by Arkansas Code Annotated §23-80-206(d). I certify that the submission meets the provisions of Arkansas Insurance Department Rule & Regulation 19. I further certify that the Life and Health Guaranty Association Notices required by Arkansas Insurance Department Rule & Regulation 49 and the consumer information notice required by Arkansas Code Annotated §23-79-138 are incorporated in the policies to which these amendments are attached. Please feel free to contact me at 378-2967 with any questions you may have.

Company and Contact

Filing Contact Information

Christi Kittler, Compliance Supervisor
320 West Capitol, Ste 211
Little Rock, AR 72201
cmkittler@arkbluecross.com
501-378-2967 [Phone]
501-378-2975 [FAX]

Filing Company Information

Arkansas Blue Cross and Blue Shield
601 S. Gaines Street
Little Rock, AR 72201
(501) 378-2967 ext. [Phone]
CoCode: 83470
Group Code:
Group Name:
FEIN Number: 71-0226428
State of Domicile: Arkansas
Company Type:
State ID Number: N/A

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: \$50.00/form x 2 forms

State: Arkansas **Filing Company:** Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI: H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)
Product Name: Open Bloc Individual Business
Project Name/Number: Open Bloc Individual Business/23-2696, 23-2697

Per Company: No

Company	Amount	Date Processed	Transaction #
Arkansas Blue Cross and Blue Shield	\$100.00	01/02/2013	66189256

SERFF Tracking #:	ARBB-128832175	State Tracking #:		Company Tracking #:	23-2696, 23-2697
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)				
Product Name:	Open Bloc Individual Business				
Project Name/Number:	Open Bloc Individual Business/23-2696, 23-2697				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	01/17/2013	01/17/2013

SERFF Tracking #:	ARBB-128832175	State Tracking #:		Company Tracking #:	23-2696, 23-2697
State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield		
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)				
Product Name:	Open Bloc Individual Business				
Project Name/Number:	Open Bloc Individual Business/23-2696, 23-2697				

Disposition

Disposition Date: 01/17/2013

Implementation Date:

Status: Approved

HHS Status: Not Reported

State Review: Reviewed-No Actuary

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved	Yes
Supporting Document	Application	Approved	Yes
Supporting Document	Health - Actuarial Justification	Approved	Yes
Supporting Document	Outline of Coverage	Approved	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved	Yes
Form	Amendment	Approved	Yes
Form	Amendment	Approved	Yes

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
Product Name:	Open Bloc Individual Business		
Project Name/Number:	Open Bloc Individual Business/23-2696, 23-2697		

Form Schedule

Lead Form Number: 23-2696								
Item No.	Schedule Item Status	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments
1	Approved 01/17/2013	Amendment	23-2696 1/13	CERA	Initial		46.700	23-2696 1-13.pdf
2	Approved 01/17/2013	Amendment	23-2697 1/13	CERA	Initial		46.700	23-2697 1-13.pdf

Form Type Legend:

ADV	Advertising	AEF	Application/Enrollment Form
CER	Certificate	CERA	Certificate Amendment, Insert Page, Endorsement or Rider
DDP	Data/Declaration Pages	FND	Funding Agreement (Annuity, Individual and Group)
MTX	Matrix	NOC	Notice of Coverage
OTH	Other	OUT	Outline of Coverage
PJK	Policy Jacket	POL	Policy/Contract/Fraternal Certificate
POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	SCH	Schedule Pages



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
INDIVIDUAL INSURANCE POLICIES**

**AMENDMENT NO. 2696
GENERAL AMENDMENT
Form Nos. 272, 273, 274, 275, 276**

The following subsection amendment is effective on January 1, 2013.

GLOSSARY OF TERMS is hereby amended to add the following new Subsection. All remaining Subsections are hereby renumbered to correlate with the change.

Plan Year or **Policy Year** means the 12-month period beginning on December 31st and ending December 30th of the following year.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Policy. All other provisions of the Policy remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201



**Arkansas
BlueCross BlueShield**
An Independent Licensee of the Blue Cross and Blue Shield Association

**AMENDMENT TO THE
ARKANSAS BLUE CROSS AND BLUE SHIELD
INDIVIDUAL INSURANCE POLICIES**

**AMENDMENT NO. 2697
GENERAL AMENDMENT
Form No. 277**

The following subsection amendment is effective on January 1, 2013.

DEFINITIONS, is hereby amended to add the following new provision. All remaining provisions are hereby re-alphabetized to correlate with the change.

Plan Year or **Policy Year** means the 12-month period beginning on December 31st and ending December 30th of the following year.

This Amendment becomes a part of the Arkansas Blue Cross and Blue Shield Managed Benefits Comprehensive Major Medical Policy. All other provisions of the Policy remain in full force and effect.

P. Mark White

P. Mark White, President and Chief Executive Officer

ARKANSAS BLUE CROSS AND BLUE SHIELD
601 S. Gaines Street
Little Rock, Arkansas 72201

State:	Arkansas	Filing Company:	Arkansas Blue Cross and Blue Shield
TOI/Sub-TOI:	H16I Individual Health - Major Medical/H16I.005A Individual - Preferred Provider (PPO)		
Product Name:	Open Bloc Individual Business		
Project Name/Number:	Open Bloc Individual Business/23-2696, 23-2697		

Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	Approved	01/17/2013
Comments:	See attached.		
Attachment(s):			
Flesch Certification Form.pdf			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved	01/17/2013
Bypass Reason:	Not necessary.		

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved	01/17/2013
Bypass Reason:	No rates to approve.		

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved	01/17/2013
Bypass Reason:	Already approved with the policies.		

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved	01/17/2013
Bypass Reason:	Not PPACA related.		



Arkansas BlueCross BlueShield

An Independent Licensee of the Blue Cross and Blue Shield Association

RE: **Arkansas Blue Cross and Blue Shield**
Form No. 23-2696 1/13 and 23-2697 1/13

FLESCH READING EASE CERTIFICATION

This is to certify that the above referenced documents have achieved a Flesch Reading Ease Score average of 46.7 and comply with the requirements of A.C.A. §23-80-201 *et. seq.*, cited as the Life and Health Insurance Policy Language Simplification Act.

Name

Senior Vice President
Title

January 2, 2013
Date